

It Was More Than A Mirage

It was Vegas, baby! Specifically, the Bankruptcy Software Specialists (BSS) 27th Annual Chapter 13 Bankruptcy Seminar. Headquartered at the Mirage Hotel, in the heart of the famous Las Vegas Strip, this year's seminar did not disappoint.

The Mirage is a beautiful hotel with fabulous meeting facilities, restaurants, nightclubs, a casino and a volcano that erupts nightly! All of our needs were met in this one location and there was no need to venture out of the hotel, except to soak up some desperately-needed sun or to experience the sights and sounds of the Strip.

Tuesday morning the seminar opened with continental breakfast, opening remarks from Marty Quinn, and a humorous welcome from the host trustees Rick Yarnall and Kathleen Leavitt. We took the oath "What happens in Vegas, stays in Vegas," so I probably shouldn't describe the "personal assistants" that accompanied the trustees to the podium.

Traditionally, the first session provides an overview of new features of the TNG software. This almost acts as a commercial for the later breakout sessions and allows the attendees to zero in on the workshops that they will want to attend. Before the overview provided by Rusty Short, Dixon Stuart and Rick Wherry, we were treated to a clever animated short film that Rusty put together.

After lunch I was ready to get down to the nuts and bolts of the conference and planned to attend Rusty's session on Task Workflow. The session was titled "Task Workflow and the New User InBox Part I" and I stayed for "Part II" immediately following.

In my March 2011 Marshall Chronicles article, I wrote about the way we will be handling the Post-Confirmation Review process in the new system. This is Workflow. We have the ability to create tasks such as claims that need to be entered or cases that need to have PCR done, and these will show up in the user's inbox and they can process them from there.

Not every Workflow Task needs to end up in a user's inbox to be processed. Sometimes we just want the system to execute an Update String or set of code based on certain criteria. Rusty's example was to send an email to debtors thanking them for their recent payment. Crazy, huh? But Rusty's job is to provide us with the tools, give an example and then see how far each office will run with it.

Rusty presented this concept to the group, and since we are already utilizing this in TNG (as guinea pigs?) I was able to follow along.

It's interesting to hear other people's takes on the material present-

ed, to see how they think they can benefit from this feature in their offices.

The final session for Tuesday was called "Program Automation Leads to Relaxation." Also taught by Rusty, this class showed how to set up programs and update strings to run by scheduling execution via the Windows Task Scheduler. This means we can run programs like Closing Date Calculation, Payee Step Payment Update and the Unsecured Percent Calculation automatically overnight when no one is on the system.

Whether it's training in Memphis or the annual bankruptcy seminar, BSS is not going to let you go hungry. Tuesday evening's

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"The Mirage. Vegas Starts Here™."

It Was More Than A Mirage

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social event was held at the Jet Nightclub in the Mirage. Open bar and a lovely spread complemented the socializing.

On Wednesday morning I returned to yet another Rusty class called “Case Worksheets – Beyond the Basics and More Part I.” Since I have built some worksheets, I was excited to learn of any new developments in the product. Most of the features we learned about will be available with Version 8 of TNG. Our office gets to be one of the beta testers for Version 8. Right away, I know I will be utilizing the math functions of Case Worksheets. Prior to Version 8, there was not a way to perform math functions on information entered by users in the worksheet. But now because they have incorporated field validation, this is possible. I can beef up the Attorney Review Sheet worksheet that I started.



Next, I finally moved out of Rusty’s classroom and joined Adrienne Starke for “ECF Auto-Filing in TNG.” You may remember Adrienne was here last fall to help me with Crystal Reports. Her session showed the ins and outs of writing an update string that will allow us to automatically file events on the court’s website.

After lunch Rusty had another session on ECF filing called “Auto-Filing ECF Documents – You Are Now in Control” that explained how we can now have tables in TNG that pass parameters to the auto-filing program. Before Version 8, any hiccups or changes in screens at the court’s website required someone from BSS to change the auto-filing program on our system. With Version 8, these changes can be made by each individual office.

An eye-opening session presented by Tom O’Hearn of STACS “The Anatomy of a Hack – A Case Study” reminded us of the importance of keeping our networks and computers protected from malicious software. In our office we do restrict social media sites and others. Some of Tom’s other suggestions included distributing the office computer use policy annually and having employees sign off on it and creating separate user accounts for users that access banking sites. Did you know that when you activate GPS photo tracking on your phone that you may be inviting predators to know where your kids are?

Next, I enjoyed another session with Adrienne called “Advanced TNG Reporting and Update Strings.” Adrienne showed how we can now report on fields that are entered in Case Worksheets. She also demonstrated how to put links to documents right in a report. I thought of the Adequate Protection report that Rita and Ms. Marshall review every month during disbursement week. I can put hyperlinks to the modified plans so they will be able to open the documents up as they review. Another cool thing that Adrienne showed us incorporated the new Task Workflow module that I mentioned earlier. A user’s in-box can display a link to a document that was received on a case up for a §341 meeting or confirmation hearing within a certain number of days. This will prioritize processing of documents that need to be handled more urgently.

Wednesday night the group was invited to “Shake the Blues with Blues and BBQ Reception” at B.B. King’s Blues Club in the Mirage. We danced to an excellent live band and enjoyed, of course, ribs!

Thursday morning I attended “Development and Standardization of Operational Procedures,

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Please remember when making a submission to the newsletter, it must be:	
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✓ submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.	
We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.	
You may also view this edition of THE MARSHALL CHRONICLES, as well as all the previously published issues, all in full color, on the Chapter 13 Trustee website at http://www.chicago13.com/ .	

Trustee Matters

When Is The “Go Live” Date?

I was asked that question at the BSS Annual Seminar in Las Vegas at least 50 times. I am accustomed to the question, since Scot Turner, who is our hardware consultant and IT Manager for Rick Yarnell, asks the same question during our Thursday update calls. It has become a standing joke and part of the punch line for each call. My answer is always the same: “When the trust funds are balanced.” I guess, since I attended the seminar for the last two years and said I was converting, everyone is wondering why is it taking so long. Trustee Glenn Stearns warned that it would be a long process and even though our situation is different from Stearns’, in that I am converting from a homegrown system, CaseNET, to BSS-TNG and he converted from BSS-TOG to BSS-TNG, converting software is no easy task.

First of all, I am in no hurry to “go live” until I am sure that we will be able to perform the same tasks we perform today in our current system. Since the Chapter 13 Handbook for Trustees states that “the United States Trustee does not endorse or recommend any particular computer system or provider, but only require that the standing trustee should automate the chapter 13 financial reporting, accounting, and case administrator systems,” it is very important to me that I am in compliance with the handbook.

Since CaseNET is a homegrown system, there was no annual seminar to attend. The only networking I would do was with the people in my office. So, I get so excited at the seminars because I want all of the things they are showing as part of the new version. It is like going shopping. I want one of this and one of that and maybe two pair of those shoes but in different colors. At the BSS-TNG seminar, I am window-shopping and none of the stuff I want is available. I want to be able to view my cases and work on the software on my Apple iPad. Of course, Rick and Mark from BSS-TNG demonstrated how it is done, but, that is a part of Version 8 and it is still being tested, therefore, it is not available yet. Andy, from Kathleen Leavitt’s office, showed me how I would have to go to Setting, then General to make sure the VPN was set up so that the connection would be secure, but until BSS-TNG roles out this version, I still cannot use it. I was running

around collecting telephone numbers from IT managers of other offices so that I could contact them whenever I had a question, not because I needed a prom date. I got Andy’s number from Vegas, Carl’s from Detroit, Marco’s from Chicago, Eric’s from Georgia, Alvin’s from Memphis, Bill from Missouri and many others. It is amazing to see how many resources are available and how willing everyone is to assist.



Of course, some of the “cool features” in Version 8 are currently a part of our old software, so, those were not new to me but will definitely add enhancements to BSS-TNG. Now that I have witnessed all of the “bells and whistles” in Version 8, I am more determined than ever to complete the conversion. I am happy to report that the differences in our book balances have all been identified and now the focus is making sure the bank balance is the same.

Everyone understands that I must have a training manual prepared for my staff with documentation on how each task is performed. Rick Fink, Chapter 13 Trustee, Kansas City, Missouri, and Kathy Fink, his office manager, have the document similar to what I need to develop but since all trustee offices operate differently, I can use part of the skeleton of their document with Rick’s permission, but I still have to document our processes. Their session presented at the seminar was one of the best.

Then there is the task of training the staff and having them perform each task. My staff understands that change is coming and we do not spend time talking about the past but welcome big and better methods of doing the work. I have already taken steps to train each department and as each person logs into BSS-TNG, hopefully, the users will have great ideas on how we can further develop the training and make it fun.

Lastly, I will have to educate the debtor and creditor bar on how to get the most from the new system. The interface with external users is phenomenal, and I will ensure that external users also feel comfortable with the new software.

So, when will we “go live?” Definitely, before the 2012 Annual Seminar to be held in Memphis, Tennessee.

Marilyn O. Marshall, Standing Trustee

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Checklists and Worksheets” which was an informative session by Richard and Kathy Fink of Richard Fink’s Trusteeship in Kansas City.

My favorite BSS employee Rick Wherry led a session on “TNG Emailing Options.” We are going to be able to establish automatic e-mails for receiving documents such as pay advices and tax returns as well as sending out information in a report format if the requestor follows the appropriate protocol for naming the subject line. For example, if a debtor attorney requests a financial summary, our system could automatically generate the report and email it to them.

The very last session of the seminar for me was presented by Dixon Stuart and called “13software.com – Online Customer Help Portal.” Dixon demonstrated the new website that will be our means of communicating with BSS regarding bug reports and fixes and a central location for offices to view BSS’s online documentation.

Training like this really provides a shot in the arm for those of us on the development team. I am excited to beta test Version 8 of TNG and implement all the cool things I saw! Thanks, Ms. Marshall, for sending me to Vegas for a week. I thoroughly enjoyed it.

Sandra Pillar, Director of Office Systems



Case Administration BSS Training – Vegas Style

In January of this year I received an e-mail from Ms. Marshall that in May I would be attending the Bankruptcy Software Specialists (BSS) 27th Annual Chapter 13 Bankruptcy Seminar training in Las Vegas NV. The temperature outside was in the single digits, so needless to say I was excited about the possibility of being anywhere warm. The training was for three days and BSS presented approximately 23 different workshops, which highlighted revisions to the software that will be rolled out this July. The workshops ranged from non-technical to extremely technical, so there was something for everyone at any level in the office. There was representation from several trusteeships but I was surprised to learn that some are still on the old version of the software called TOG, so some of the information was probably more foreign to them than me. In preparation for our conversion Ms. Marshall brought in BSS personnel last year to do some in-house training and we also have the ability to log-in to BSS and practice some of the work tasks, so this allowed me to follow along in most of the workshops.

In one of the workshops titled “Development and Standardization of Operational Procedures, Checklists and Worksheets” the emphasis was on making sure everyone in the office is on the same page and has the ability to access information related to individual job tasks. This is mainly accomplished through documentation and communication. As we go through the conversion process, all procedures must be documented and tested by each user. You will be able to view written procedures from the BSS home page under your community events whenever you have a question. This will eliminate the “I didn’t know or I didn’t get a copy of that” as a reason for why you didn’t follow a process. BSS will also send alerts when documentation needs to be updated or revised as changes occur in the system, which will help us keep the documentation current. No more hitting the document snooze button!!

TNG also has safeguards in the system and this workshop mainly focused on the financial area. Safeguards are similar to the dialog boxes we have in CaseNET that basically keep you from making common mistakes. Keep in mind you still need to pay attention to detail and utilize the alerts as an aid.

Money Tip

If you have an upcoming home remodeling project and need to hire a contractor, be sure to nail down the cost details ahead of time. A contract should show every part of the project, including all supplies and equipment costs. If you want a specific brand for anything, include that in the contract as well.

Labor costs should be broken out to give you an idea of where your money is being spent. This gives you an opportunity to make sure you are utilizing your budget the right way.



The ECF auto-filing feature will also be a plus for our office because we will have the ability to batch file motions instead of individually. We will also have the ability to e-mail documents within the TNG system and develop tickles for items that require additional follow-up.

After the rigorous training sessions, BSS hosted a welcome reception on Tuesday night at the exclusive Jet Nightclub located in the Mirage Hotel. On Wednesday night we gathered at the B.B. King’s Blues Club for some great entertainment, delicious food and drinks. My husband’s new quote is “Ain’t no party like a Chapter 13 party!”

I met so many great people who were more than willing to share information, and I also had the opportunity to visit the office of Kathleen Leavitt. Her staff was very generous with their time, and I appreciate the overview I received of their operations. I encourage you to allocate some time each day, even if it’s only five minutes, to get some practice in on the BSS system, so that you can test different work tasks and give feedback to your manager on what works or what doesn’t. Overall, the trip was excellent, I was able to learn a little more about BSS and have some fun in the process.

Thanks, Ms. Marshall, for the opportunity to attend this training event.

Rosalind Lanier, Case Analyst - Claims

Internet Tidbit



Do you love words and language? Then you’ll love Wordnik.com! Any dictionary can give you a definition, but Wordnik gives you more. Simply enter a word and you’ll find example sentences using that word, related words, images tagged with that word, and statistics showing how common the word is. If you don’t know how to pronounce a particular word, there are audio pronunciations or you can record your own. They even offer a comments section for you to share your love of words with the world. How do they do this? They’ve mined over four billion words of text and share whatever they’ve found. It not only is better than a traditional dictionary, it’s free!

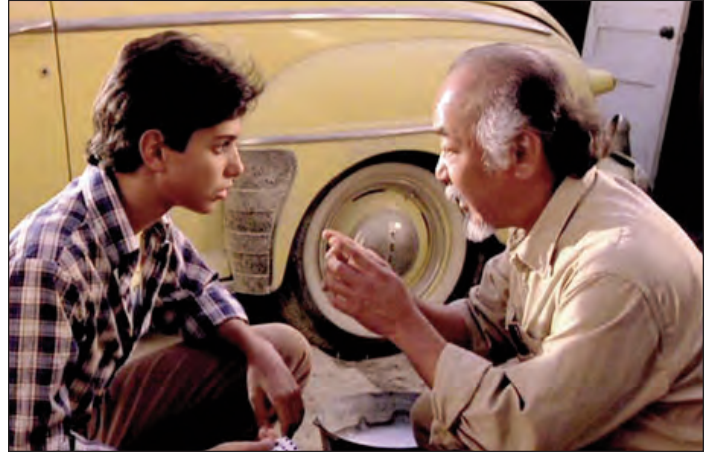
Legal Motions To Modify The Automatic Stay: Claim On, Claim Off

An Automatic Stay is received when the debtor files a bankruptcy case. This stay bars creditors from pursuing or collecting property while the debtor is in bankruptcy. In order to lift the stay, creditors go before the court and motion for permission to modify the Automatic Stay so that they can pursue or collect any collateral, usually on mortgages, vehicles, condo associations and evictions.

After the matter has been heard and an order is entered, Motions to lift the stay can have several outcomes, all of which can result in the claim for a particular creditor being turned on or turned off.

When the Stay Lift is related to a mortgage and the order is "Granted Stay Modified," the creditors usually ask that the claim be withdrawn, and this means the Trustee will turn off all related claims, including current mortgages as well as mortgage arrears, so that no disbursements go out. If there is no language in the order to withdraw the claim or to stop payments, the claim will remain on until the creditors withdraw their claim. When the Stay Lift is related to a vehicle, eviction and or condo association, the claim stays on unless the order specifically states to stop making payments.

When a stay has been lifted, but the terms of the order are still being negotiated by the parties involved, the case is docketed "Draft Order to Follow," and the claim in this instance will have the disbursement turned off until an order is entered to Agree (claim turned on) or Modify (claim turned off).



Mr. Miyagi explains to the Karate Kid: "Claim on, claim off."

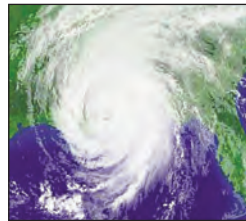
"Future Date Orders" modifying the stay allow additional time for issues to be resolved; usually the order comes into effect 14 days after the date the order is entered. The judge can also add an effective date. When an order results in the claim being modified and withdrawn, and the claim in question is still active, this claim is left on until the effective date of the order even if a disbursement is set to go out before the effective date. When an Order reinstates the stay, the claim will be turned on, on the effective date of the order.

Although many orders look alike and most use much of the same language, each order must be viewed individually and read carefully; doing this will insure that no specifics are missed and the order is processed correctly.

Darlene Odom, Paralegal

By the Numbers: Hurricanes

There were 12 hurricanes during the 2010 Atlantic hurricane season, five of which were major hurricanes at Category 3-strength or higher.



The Weather Bureau officially began naming hurricanes in 1950.

In 2005, there were 28 named storms, making it the busiest season on record. This forced the first use of the alternate Greek alphabet scheme, which is used when the list of approved names runs out.

The average number of named storms each season is six, with an average of two classified as major.

There have been only three Category 5 hurricanes that have made landfall in the United States: the Labor Day Hurricane of 1935, Hurricane Camille in 1969, and Hurricane Andrew in 1992.

Sources: U.S. Census Bureau, NOAA

June's Notable Events

June is **National Candy Month**.

All Staff Meeting on June 3rd.

National Cancer Survivors Day on June 5th.

Happy Birthday to Pam Jenkins on June 7th!

Happy Birthday to Elise Taylor on June 8th!

Happy Birthday to Trustee Marilyn O. Marshall on June 11th!

Flag Day on June 15th.

Happy Birthday to Sulethé Mason on June 18th!

Happy 4th Anniversary to Paulina Garga-Chmiel on June 18th!

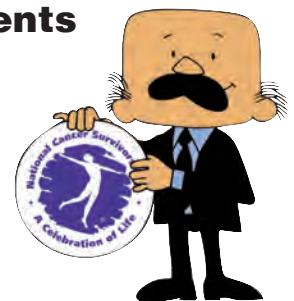
Happy 4th Anniversary to Elise Taylor on June 18th!

Father's Day on June 19th.

Juneteenth (a.k.a. Emancipation Day) on June 19th.

Happy 3rd Anniversary to Sulethé Mason on June 23rd!

National Handshake Day on June 30th.



Financial The Chapter 13 Payoff

A Chapter 13 case can be paid off before the completion of the confirmed plan as long as certain guidelines are met.

First, the claim bar dates should have passed. This is to ensure that all creditors have filed their claims and the true payoff amount can be determined.

The case has to be in a current status and not completed, dismissed, transferred or converted. The debtor's attorney, a lender or the debtor can request a payoff letter. If the debtor's attorney is requesting the payoff, then the bar dates should have passed before one can be issued. If a third-party or a lender is requesting the payoff, then the bar dates should have passed, and the debtor's signed authorization to release information must accompany the request. If the debtor is requesting the payoff, then the plan should have been confirmed for at least 36 months. If the 36 months has not passed, then the debtor's attorney or the lender can request the payoff on behalf of the debtor.

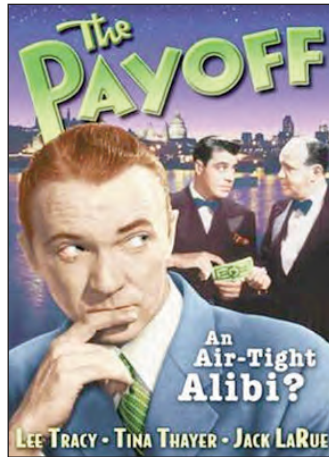
The form to request a payoff can be downloaded and printed from the trustee's website under the forms link. All requesters of a payoff must fill out this form and attach the necessary documentation and fax it to the trustee's office. The form asks for information on the debtor (name, case number and address), the person requesting the payoff and their contact information, if any creditors are to be excluded from the payoff amount, and if a payment history for the debtor is required.

The payoff statement can be printed from the trustee's database. There are three template letters to choose from depending on who the requester is. You can select payoff letter to debtor's attorney, payoff letter to lender and payoff letter to debtor. You fill in debtor's name, case number, the date the letter is being issued, the name of the requesting party and the payoff amount.

After reviewing the information, the letter can be faxed or mailed to the requesting party. A PDF of the letter is added to the correspondence folder for the case on the ECF File Server, and a docket entry is made in CaseNET stating a payoff letter was sent with the amount of the payoff. This is necessary so that anyone on phones can answer questions regarding the letter that was sent.

A copy of the payoff letter is also attached to the request and retained for reference.

Maude Tetteh, Closing/Audit Specialist



Chicago Trustee Conference

Thursday, May 19, 2011
East Banc Club, Chicago, IL



Patrick S. Layng, the United States Trustee for the Northern District of Illinois, and his staff, along with the Trustee Advisory Committee, sponsored the annual seminar for Chapter 7 and Chapter 13 Trustees. After his welcome, Mr. Layng introduced the Assistant U.S. Trustee, **Dean Harvalis** who also brought up **Katy Gleason**, U.S. Trustee Trial Attorney and **Sandra Taliani Rasnak**, Assistant Director for Criminal Enforcement.

Dean reviewed "Eight Important Reminders" which range from trustee conduct to § 341 meeting rules and then he talked about "Repeat Reminders From Prior Years," namely the "Relationship Between § 707(b)(2) and § 707(b)(3)," the "LEP/Translation Services," "Dealing with IRS" and other prior issues. Katy described her mortgage claims review process, and how and why she has filed numerous motions for 2004 examination of mortgage creditors. Abuse is prevalent and we should be aware of certain factors that are easy to detect. Sandra discussed cases that were very relevant to Chapter 13 because we were able to recognize the names of cases and debtor's attorneys whose cases were referred to the U.S. Attorney's Office.

Kenneth S. Gardner, Clerk of the Court, U.S. Bankruptcy Court, gave the yearly update. The statistics the office maintains are amazing. The documents filed with the clerk are broken down into the number filed per minute and how many documents each case administrator processes to the minute. If there were a Jeopardy category for Clerk Statistics he would definitely win the daily double. He announced that the 4.1 upgrade for CM/ECF will be available in June.

After lunch, **Steve Wolfe**, U.S. Trustee Trial Attorney (who has also been assigned to assist Chapter 13 Trustee Tom Vaughn and myself with civil and criminal enforcement), moderated the "Mortgage Fraud/Elder Abuse Panel." Both **Brad Geary**, Assistant Special Agent in Charge, HUD Office of the Inspector General, Chicago, and **Dan Belko**, Supervisory Attorney, Adult Guardianship Division, Cook County Public Guardian, were interesting presenters. It will be beneficial to have a hot line number to call for questions or referrals.

The "Hot Topics," was co-moderated by **Roman Sukley**, and **Cameron Gulden**, both U.S. Trustee Trial Attorneys (Cameron has been assigned to assist Chapter 13 Trustee Glenn Stearns with civil and criminal enforcement). **Barry Chatz**, Panel Trustee, covered administering 401(k) plans, **Ron Peterson**, Panel Trustee, reviewed everything you every wanted to know about in pari delicto and outlined the *In re Lancelot Investor Funds* case, and **Keisha Hooks**, Staff Attorney, Marilyn O. Marshall's office, stunned the crowd when she announced that the funds the Chapter 13 Trustee

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Congratulations To Kevin Lyons!



There may have been people just as proud, but there definitely were none prouder than my wife Kathy and I at the commencement ceremony for IIT Chicago-Kent College of Law held on Sunday, May 15, 2011.

Our son, **Kevin Lyons** was awarded his Juris Doctor (JD) degree from Kent. He is awaiting his final grades to see if he finished in the top 10% of his class. I know he will follow the advice of the commencement speaker, Cook County State's Attorney Anita Alvarez, who told all of the graduates to "not let anybody get in your way in following your dreams." He has one more huge step coming up as he sits for the Illinois Bar examination in July. I am confident he will have no trouble clearing this final hurdle.

Dan Lyons, Comptroller

Chicago Trustee Conference

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is holding at conversion cannot be sent to the Chapter 7 panel trustees. I sat in the audience like a proud parent as Keisha presented.

After the break, **Gretchen Silver**, U.S. Trustee Trial Attorney moderated the "Ethics Case Studies" and **Joe Baldi** and **Rick Fogel**, Panel Trustees, along with **Jerry Mylander**, Staff Attorney, Glenn Stearns' office, reviewed different scenarios and discussed them as either ethical or unethical. We definitely earned our CLE credits with this one.

Jeff Snell, U.S. Trustee Trial Attorney, moderated the last session "Tax Issues." **John Gierum**, Panel Trustee, along with invited guest **Alan Lasko**, CPA, **Lois West**, CPA, and **Robert McKenzie**, Arnstein & Lehr, discussed tax issues faced in Chapter 7 cases.

The program ended with closing remarks by our UST, Patrick S. Layne. He thanked everyone for their participation and seemed very pleased with his first program as UST. Additional reference material, which is great reading material, was prepared for the seminar and is available on the CD-ROM provided to the attendees.

Marilyn O. Marshall, Standing Trustee

Effectively Communicating In Five Steps



Being able to communicate effectively is key to maintaining good relationships at home and at work. Consider these five ways to improve your communication skills.

1. Listen as much as you talk.

Communication involves more than just talking. Of course, when you are talking, the other person is listening. But if you stop listening while focusing on what you are going to say next, you break down this loop and make the conversation less effective. Focus on what the other person is saying. If you have trouble doing this, try mirroring their statements before you launch into your own. For example, you can reply, "You are saying that we need to have a schedule for taking out the trash" instead of just jumping in with reasons why the idea won't work.

2. Don't multitask.

In our over-connected world, it is tempting to check messages, surf the Internet, or even watch television when someone is trying to talk to you. To improve your communication, keep your multitasking to a minimum. Turn off the television and radio, put down the phone, and walk away from the computer.

3. Clarify often.

If you are confused by what the other person is saying, don't just forge ahead with the conversation. State that you need more information or clarification before jumping to conclusions. Ask questions if you need to or restate some of the other person's arguments.

4. Watch body language.

Instead of being a passive listener, watch for clues in body language to try to further understand. Someone who is frustrated or bored will often convey this using body language clues. Also watch yourself. You may find that you are displaying body language or a tone that goes against what you are trying to convey.

5. Handle those difficult situations.

If you find that your discussion is accelerating into an attack or is getting heated, it may be best to take a short break. Respond more slowly with some extra thought and look for common ground to get back on track.

"We can't take any credit for our talents. It's how we use them that counts." — *Madeleine L'Engle*

Trivia Quiz: Flowing Like a River

June is National Rivers Month. To help you celebrate we've put together a trivia quiz to test your river knowledge.

1. What is the longest river in southeast Asia, rising in the Plain of Tibet, and flowing into the South China Sea?
2. Which river provides access to the sea for Switzerland?
3. Victoria Falls lies on which river in Africa?
4. What state along the Mississippi River has the highest point?
5. What is the longest river in the world?
6. What body of water does the Rio Grande flow into?



7. Which river has the largest volume of water flowing through it?
8. True or False: Due to its shape, the Mississippi delta is known as a bird's foot delta.
9. True or False: The Nile River flows south.
10. At 2,266 miles, what is the name of longest river in Europe?



The Answers:

- | | | |
|---------------------|------------------------|----------------|
| 1. Mekong River. | 4. Tennessee. | 7. The Amazon. |
| 2. The Rhine River. | 5. The Nile River. | 8. True. |
| 3. Zambezi River. | 6. The Gulf of Mexico. | 9. False. |
| | 10. The Volga. | |

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The Marshall Chronicles is now available in full color, both in print and on-line at www.chicago13.com

Did You Know: Candy

June is National Candy Month.

- Americans consume more than 25 pounds of candy per person per year.
- People in Denmark are the biggest candy consumers, eating around 36 pounds per person per year.
- If you look at just chocolate consumption, the Swiss are the winners, eating 22.4 pounds per person.
- Over 300 billion Pez candies are consumed in the U.S. each year.



- The melting point of cocoa butter is just below the human body temperature – which is why it literally melts in your mouth.
- The biggest candy holiday is Halloween, with almost two billion dollars in sales.
- About 65 percent of American candy brands have been around for more than 50 years.
- Chocolate manufacturers use 40 percent of the world's almonds and 20 percent of the world's peanuts.
- Ronald Reagan loved jelly beans so much that he not only kept them in the Oval Office but also on Air Force One.

